

Certificate Number: 01356-MN-DE-005186891

Bankruptcy Case Number: 08-45245

CERTIFICATE OF DEBTOR EDUCATION

I certify that on October 19, 2008, at 12:35 o'clock AM EDT,

Mary J Crooks completed a course on personal financial

management given by internet by

Hummingbird Credit Counseling and Education, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning

personal financial management in the District of Minnesota.

Date: October 19, 2008

By /s/Erika Shivers for Victoria Wright

Name Victoria Wright

Title Executive Director of Education